

# CHARITY/TZEDAKA: HOW MUCH TO GIVE

## CHARITY/TZEDAKA: NORMAL DONATION

### Charity at 10% After Taxes

You must give 10% of your net, after-tax income or received gifts of money to charity (*ma'aser kesafim*), by rabbinic enactment. For what is considered income, see [Charity/Tzedaka: On What To Give](#).

## CHARITY/TZEDAKA: MAXIMUM DONATION

### Charity at 20% After Taxes

You should not give more than 20% of after-tax income to charity for poor people.

**NOTE** This rule is intended only for average people. If you have more money than you need, you may give away more than 20%.

### No Charity Limit for Jewish Education

There is no limit to how much “charity” you may give to Torah institutions.

**NOTE** You may give more than 20% after taxes for Jewish education because it is considered an investment that benefits the donor--the donor shares in the reward that the student gets for studying Torah--rather than charity.

## CHARITY/TZEDAKA: DONATION IF POOR

### Charity When Not Required

Even if you do not have enough income to be required to give to charity, you MAY give small amounts of money anyway. RMH suggests not giving more than 0.5% of your liquid assets.